

Private Banking Business



Message from Executive Officer

In the Private Banking Business, our highly experienced, dedicated staff offer one-stop, total wealth management services to clients to meet their varied needs and issues concerning assets and liabilities, including real estate, asset management, and business succession.

Akira Yokota

Managing Executive Officer,
Head of Private Banking Business, SuMi TRUST Bank
Executive Officer*, SuMi TRUST Holdings

*Executive Officer as defined in our internal policy.

Medium- to long-term vision

As a specialist in assets and liabilities, the SuMi TRUST Group has long provided mainly business owner and landlord clients with solutions pertaining to asset succession, management, and administration unique to a financial group specialized in trust banking based on our plentiful know-how, knowledge, and experience accumulated over many years.

In January 2020, with the goal of providing a new standard of service to Japan's wealthy individuals, we launched a new business with the UBS Group, a financial

institution headquartered in Switzerland that has enjoyed the strong support of high net worth clients worldwide for some 150 years.

In launching one-stop, total wealth management services that fuse the unparalleled research capabilities and high-level financial technology of the UBS Group with our expertise and broad-ranging lineup of products and services unique to a financial group specialized in trust banking, we aim to harness the brand strengths of each group to offer services not possible up until now.

Business environment awareness

Environment awareness and issues

- Increase in the elderly population (growth in demand for wealth administration and succession services)
- Yearly increase in number of startups and companies going public (growing number of wealthy individuals owing mainly to new technological innovation)
- Diversification of issues and needs of wealthy individuals
- Greater desire to make social contributions, such as the nurturing of next-generation managers

Opportunities and Group strengths

- Provision of solutions unique to a trust bank; namely, real estate, business succession, asset succession, and inheritance
- Provision of cross-divisional solutions owing to collaboration with other businesses (strength of being one entity)
- Provision of total wealth management through collaboration with the UBS Group

Key measures in Medium-Term Management Plan

■ Total wealth management through collaboration with the UBS Group

The UBS Group is one of the world's leading providers of asset management and securities services, while the SuMi TRUST Group boasts a wide range of products and services in the fields of inheritance, asset succession, and real estate, just to name a few. By fusing together the strengths and brands of both groups, we aim to have our client-dedicated staff and experts in each field provide one-stop, total wealth management solutions to clients.

Our investment management solutions in particular will incorporate proposals featuring all the hallmarks of the UBS Group's strengths to cater to the various needs of our clients.*

*In around 2021 the wealth management business of UBS Securities will be spun off to create a new securities company in which SuMi TRUST Holdings plans to acquire a 49% equity stake.



The logo for the wealth management business tie-up symbolizes both groups coming together as UBS SuMi TRUST by encapsulating their respective brand colors into a single bar.

■ Using trusts and other functions to provide solutions

We intend to offer tailor-made trust-powered solutions to address client issues. Solutions for business owner clients include various kinds of trusts related to treasury stock, while for landlord clients, we offer real estate succession trusts.

On top of this, we have in place a system that can address the wide-ranging needs and requests of clients concerning M&A and other business succession matters by harnessing not only the know-how of SuMi TRUST Bank, but also the services of one of its affiliates, Japan Management Succession Support Co. Ltd.

■ Wealth administration for wealthy seniors

By establishing networks with lawyers, judicial scriveners, and other professionals to provide support on civil trusts and offer a lineup of wealth administration services for wealthy seniors, we will aim to strengthen our services that address dementia-related issues and other problems associated with the increase in Japan's elderly population.

Overview of total wealth management



Sustainability initiatives

Contributing to the sustainable development of Japan's economy by helping to solve social issues

We will aim to contribute to the sustainable development of the Japanese economy by offering support to companies that are worried about business succession, aiding the growth of innovative companies that are providing the market with new products and services, and supporting the growing desire among business owners to engage in social contribution activities, such as the nurturing of next-generation managers, for example.

